

FREQUENTLY ASKED QUESTIONS

What is Paladina Health?

Paladina Health is a provider of primary care services that is at the forefront of innovation in healthcare. It operates patient-centered medical homes where patients can get most of the medical services they need from an experienced physician, usually at a much lower cost than with other providers. Paladina Health physicians are dedicated to serving an employer's population, are highly accessible at convenient clinic locations and are held accountable for delivering great care and service. These physicians provide a personal level of service and are available around the clock via cell phone for urgent health matters.

How are you different from an Urgent Care Clinic?

As a primary care doctors office, we don't have the long wait times that you may experience when going to a walk-in clinic. Scheduling your appointment for same or next day urgent needs allows you to get in at your scheduled appointment time instead of waiting behind the people in front of you.

Who is eligible to sign up for Paladina Health?

All employees and their eligible dependents who are on a UnitedHealthcare health plan are eligible to enroll in Paladina Health services. You may choose to enroll yourself and/or any of your eligible dependents. Employees retain the same access to their UnitedHealthcare-contracted providers.

Does choosing the Paladina Health option increase my healthcare costs?

No, it should do just the opposite.

For those in the UnitedHealthcare Co-Pay Choice Plus Plan, all preventive care is covered at no charge. Most non-preventive services are covered at no charge and there are no co-pays.

For those in the UnitedHealthcare High Deductible Health Plan (HDHP) with HSA, all preventive care is covered at no charge. Non-preventive services are competitively priced and reimbursable with HSA funds. After the deductible is met, there is no charge to you.

There is never any cost for phone, email or other remote interactions with your physician.



What is different about Paladina Health compared to my current primary care provider?

Paladina Health provides primary care services for you and your family, but is not just another primary care provider. As a Paladina Health patient, you get your physician's cell phone number to call 24/7 for urgent needs. Paladina Health physicians offer a scope of services that is broader than a typical primary care practice, so you'll be able to receive more of your care provided through the Paladina Health clinic. You'll also get help and assistance in navigating the healthcare system when you need specialist services or care that cannot be provided at the Paladina Health clinic.

How experienced are Paladina Health physicians?

Paladina Health physicians are dedicated, board-certified or board-eligible, usually with a minimum of eight to ten years of experience as a practicing physician. Our physicians have 70 percent fewer patients than a typical primary care physician, allowing them to spend more time with you when you need it, start appointments on time and provide you with appointment availability in the timeframe that meets the urgency of your health issue.

I already have a long-standing PCP, why would I change?

Paladina Health is an optional benefit as an add-on to your existing health plan. If you choose to enroll, we recommend that your Paladina Health provider become your first point of contact. This means that rather than going directly to your specialist to receive care, you take advantage of the many convenient access points to your Paladina Health physician. As such, we recommend that immediately after signing up, you schedule your first appointment—the comprehensive physical. Then take some time to see if this health benefit works for you.

What if I have a pediatrician for my children I already like?

Paladina Health physicians are fully trained in pediatrics and can be another option for your children's healthcare. Typically, it takes less time to get an appointment at the Paladina Health clinic than it does in a pediatrician's office. Also, your Paladina Health physician—not an answering service—is available 24/7 via cell phone for urgent needs, including nights and weekends.

WHAT HAPPENS IF I AM EXPERIENCING AN URGENT HEALTH ISSUE AFTER HOURS? OR I AM AWAY FROM HOME?

Simply call your Paladina Health physician's cell phone. Your physician will respond to your concerns no matter where you are or when you call. He or she is directly available to you for urgent situations 24 hours a day, every day of the week, including holidays.



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I take a lot of medications. How does Paladina Health help make it easier for me to manage refills and changes in dosages?

At many of its clinics, Paladina Health dispenses approximately 50 commonly prescribed medications, including medications for chronic conditions. This means that you can walk out of your appointment with most of the medications you need for treatment in-hand. The costs for these medications are usually lower than if obtained through a pharmacy. Additionally, many refill requests and many dosage adjustments can be handled remotely with your physician and called in to your pharmacy of choice without the need for an in-person office visit.

Why is UnitedHealthcare offering this benefit?

Employees, employers and insurance companies have been seeing significant healthcare cost increases each year. Your insurance provider, UnitedHealthcare is offering an additional choice to address the cost and quality of the healthcare you receive through this partnership with Paladina Health. Through this program, you will receive high-quality, low- or no-cost primary care through your Paladina Health physician. Ultimately, this innovative approach to primary care is designed to help you be healthier and to lower your overall healthcare costs.

Why should I sign up now if I'm not sick currently? Why not wait until I am sick?

It never fails. Injuries and illnesses happen on weekends and evenings when most physician practices are closed. That is usually the time you most need access to a trusted medical professional. With your Paladina Health membership, you'll receive your physician's personal cell phone for just this reason. However, it is important to first build a relationship with your care provider. You will want your physician to know you, your medical history and your health concerns long before you get sick. Plus, Paladina Health employs screening protocols that may catch a health issue that can be treated, preventing something from becoming an urgent situation.

How do I enroll my dependents?

Signing up your dependents is easy—and no cost to you. Just visit paladinahealth.com/colorado. Your dependents will get the same 24/7 physician access for urgent needs and patient-first care from Paladina Health. If you have declined coverage for your dependents previously, you can still change their enrollment status at any time by calling Paladina Health Member Services at 1-866-808-6005.

HOW DO I ENROLL?

Enroll online in minutes. Visit paladinahealth.com/colorado to create your online account and get started.

Or, contact Paladina Health Member Services at **1-866-808-6005** or memberservices@paladinahealth.com.

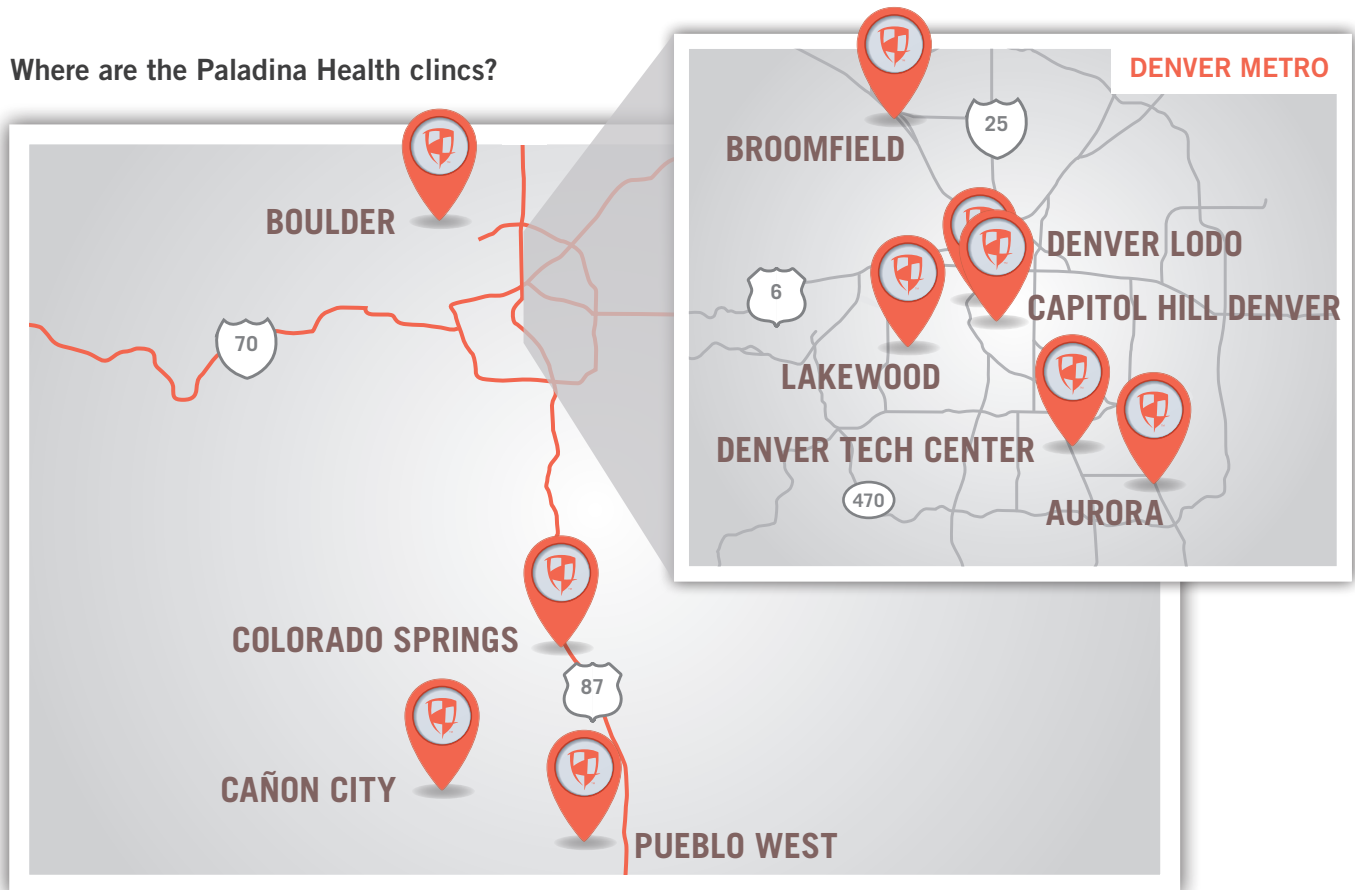


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Can I visit any Paladina Health location? Am I only allowed to see my selected physician?

Your selected Paladina Health physician will be your primary point of contact and the medical professional overseeing your care. However, you may make an appointment at any of our Paladina Health clinics that are open to the public and choose to see another provider as needed. You may also email or call your physician with your questions, or for consultation. You and your physician will choose the option that is most appropriate for the situation.

Where are the Paladina Health clinics?



10 CONVENIENT LOCATIONS:

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|--------------------|--------------------------|---------------|
| • Boulder | <i>Denver Metro Area</i> | • Lakewood |
| • Cañon City | • Broomfield | • LoDo |
| • Colorado Springs | • Capitol Hill | • Tech Center |
| • Pueblo West | • Centennial/Aurora | |

What if I'm not ready to sign up now, but may want to later?

You may enroll in Paladina Health at any time by visiting paladinahealth.com/colorado.



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